

In re:
Desiree M. Kakos
Evangelos G. Kakos
Debtors

Case No. 21-10217-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 05, 2021

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Desiree M. Kakos, Evangelos G. Kakos, 301 Fawn Lane, Phoenixville, PA 19460-1898
14581243	+ ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14581911	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14584731	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14579270	+ Cb/helzberg, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
14579281	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14584452	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14579284	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
14579290	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14587975	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14579297	+ Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Mar 06 2021 02:42:00	BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 06 2021 02:43:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Mar 06 2021 02:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 06 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2021 02:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 06 2021 02:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 06 2021 02:42:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14579268	+ EDI: PHINAMERI.COM	Mar 06 2021 04:38:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14579269	+ EDI: CAPITALONE.COM	Mar 06 2021 04:38:00	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 05, 2021

Form ID: 3091

Total Noticed: 43

			Salt Lake City, UT 84130-0285
14582160	+ EDI: AIS.COM	Mar 06 2021 04:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14579271	+ EDI: CITICORP.COM	Mar 06 2021 04:38:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14579273	+ EDI: CITICORP.COM	Mar 06 2021 04:38:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14579274	+ EDI: WFNNB.COM	Mar 06 2021 04:38:00	Comenity Bank/Helzberg, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14579275	EDI: WFNNB.COM	Mar 06 2021 04:38:00	Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
14579276	+ EDI: WFNNB.COM	Mar 06 2021 04:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14579277	+ EDI: WFNNB.COM	Mar 06 2021 04:38:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
14579278	+ Email/Text: bankruptcy@connexuscu.org	Mar 06 2021 02:43:00	Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
14579279	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 06 2021 02:17:01	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14586961	EDI: Q3G.COM	Mar 06 2021 04:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14586087	EDI: DISCOVER.COM	Mar 06 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14579280	+ EDI: DISCOVER.COM	Mar 06 2021 04:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14579282	+ EDI: AMINFOFP.COM	Mar 06 2021 04:38:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14579283	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 06 2021 02:42:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14579284	+ EDI: LENDNGCLUB	Mar 06 2021 04:38:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
14579285	Email/Text: camanagement@mtb.com	Mar 06 2021 02:42:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14579286	+ EDI: DAIMLER.COM	Mar 06 2021 04:38:00	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
14579288	+ Email/Text: bnc@nordstrom.com	Mar 06 2021 02:42:19	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14579289	+ EDI: AGFINANCE.COM	Mar 06 2021 04:38:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14586674	EDI: Q3G.COM	Mar 06 2021 04:38:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
14579292	+ EDI: RMSC.COM	Mar 06 2021 04:38:00	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14579293	+ EDI: RMSC.COM	Mar 06 2021 04:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14579294	+ EDI: RMSC.COM	Mar 06 2021 04:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14579295	+ EDI: COMCASTCBLCENT		

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 05, 2021

Form ID: 309I

Total Noticed: 43

Mar 06 2021 04:38:00

Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

14579296

+ Email/Text: bankruptcy@towerfcu.org

Mar 06 2021 02:42:00

Tower Federal CU, Attn: Bankruptcy, Po Box 123, Annapolis Junction, MD 20701-0123

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14579272	*+	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14579287	*+	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
14579291	*+	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Desiree M. Kakos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Joint Debtor Evangelos G. Kakos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

Information to identify the case:		
Debtor 1:	Desiree M. Kakos	Social Security number or ITIN: xxx-xx-8134
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Evangelos G. Kakos	Social Security number or ITIN: xxx-xx-2952
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 1/28/21
Case number:	21-10217-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Desiree M. Kakos	Evangelos G. Kakos
2. All other names used in the last 8 years		
3. Address	301 Fawn Lane Phoenixville, PA 19460	301 Fawn Lane Phoenixville, PA 19460
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 3/5/21

For more information, see page 2

